

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Stephen K. Pinto et al. Art Unit : 2123
Serial No. : 10/826,630 Examiner : Juan Carlos Ochoa
Filed : April 16, 2004 Conf. No. : 1302
Title : PREDICTIVE MODEL GENERATION

Mail Stop Amendment

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SUBSTITUTE REPLY TO ACTION DATED OCTOBER 14, 2010

Please replace the original reply with this substitute which corrects a typo as shown in the italicized font in the middle of page 7.